

**Application number: 09/922489**      **Art Unit: 3694**  
**Applicant: Khai Hee Kwan**      **Examiner: Susanna M. Diaz**  
Title: Method, apparatus and program for pricing, transferring, buying, selling and  
exercising of financial options for paying educational course fees

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

5      Virginia 22313-1450

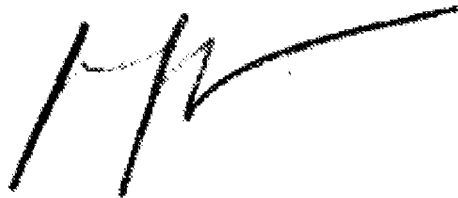
Sir:

This is a submission to satisfy Notice of Non-Compliant Amendment (37 CFR 1.121)  
10      issued Sept 7 2007 in view of Restriction/Election submission filed on 8 August 2007.  
According to the examiner the submission must reflect the claims which were entered  
on 27 April 2007. The examiner had given the applicant 30 days to respond and the  
amended claims are detailed from page 2-13. The applicant respectfully asked the  
examiner to enter the amended claims as stated which covers status from 27 April  
15      2007 and incorporates Restriction/Election as above.

Thank you.

Yours truly,

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A handwritten signature in black ink, appearing to be 'Khai Kwan', with a stylized, sweeping flourish extending to the right.

Khai Kwan

25      16 Sept 2007